

March 2002

Insight

For
benefits
administrators

MoneyPlu\$ claims update

EIP has received questions about what type of documentation needs to be sent to Hunt, DuPree, Rhine & Associates for MoneyPlu\$ Medical Spending Account claims reimbursement. The following guidelines should clear up any confusion.

The Internal Revenue Service (IRS) requires plans such as MoneyPlu\$ to have "independent, written third party verification" of an expense. This means that the documentation that you submit with your MoneyPlu\$ claim must identify:

- ✓ The type of service received;
- ✓ Who received it;
- ✓ When (during the Plan year) the service was rendered; and
- ✓ How much you (the subscriber) owe.

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Lakelands rescinds termination

Lakelands Orthopedic Clinic (Drs. King, Christian, Gray, Cathcart, Heid, Timms, Powell, and Watson), located in Greenwood, SC, has notified EIP that they will remain in the State Health Plan Physician Network.

Accutane no longer filled through mail order service

Effective April 10, 2002, Merck-Medco will no longer dispense Roche Laboratories' acne medication Accutane (isotretinoin) through the mail order program, because of new, strict dispensing limitations required by Federal Drug Administration (FDA) and Roche.

Subscribers will still be able to fill their Accutane prescriptions from a participating retail pharmacy.

Accutane, if taken during pregnancy, can cause serious birth defects. Last year, the FDA revised Accutane's label to carry stricter warning statements about this risk.

Beginning April 10, Roche will implement even stricter dispensing limitations for Accutane. Under the new guidelines, all Accutane prescriptions must meet the following criteria:

- ✓ Be filled within seven days of

the date of the patient's qualification to take the drug;

- ✓ Be submitted to the pharmacy in original paper form only; and
- ✓ Bear a sticker issued by Roche only to prescribing physicians who have completed special training on Accutane's risks.

Accutane prescriptions that do NOT bear the Roche-issued sticker cannot be dispensed. Given these restrictions, Accutane no longer fits Merck-Medco's profile as a suitable drug for dispensing through home delivery.

The week of March 10, 2002, Merck-Medco will mail letters to patients who have received Accutane via mail order during the last six months to notify them that home delivery pharmacies can no longer process their Accutane prescriptions.

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Welcome to *Insight*!

Welcome to the March 2002 issue of *Insight*. Included with this issue is an updated telephone contact sheet. We'd like to know what you think of *Insight*. Please e-mail your comments, suggestions or article ideas to Angie Warren at awarren@eip.state.sc.us or fax it to her at 803-737-0825.

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South Carolina
Budget and Control Board
Employee Insurance Program



P.O. Box 11661
Columbia, South Carolina 29211
803-734-0678 • 1-888-260-9430
www.eip.state.sc.us

MoneyPlu\$, *continued from Page 1*

Since cancelled checks, credit card payment slips and "paid on account" receipts do not include the above information, they are not acceptable. Your Explanation of Benefits (EOBs) statement contains all of this information making it the most convenient (and acceptable) documentation to submit.

Additional copies of your SHP medical EOBs are available on Blue Cross and Blue Shield of South Carolina's website at www.southcarolinablues.com.

You can get additional copies of your dental EOBs by calling Harrington Benefit Services at 1-800-848-2025. Be sure to submit copies of all of the pages of the EOB with your claim.

Some subscribers have sent a provider's bill as documentation. If you do so, please note:

- ✓ Bills that are marked "insurance filed" will require an EOB that shows what your insurance paid and the actual amount you owe.
- ✓ Bills that are for the copayment amount are acceptable without an EOB. However, if you receive your EOB and it shows that additional money is owed the provider, you will have to file a second MoneyPlu\$ claim and send a copy of the EOB to receive the additional money.

Insight

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Employee Insurance Program

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"Benefits at Work" 2002: informative, rewarding, fun

EIP invites you to come to the annual "Benefits at Work" (BAW) conference, Aug. 26-29, 2002! The conference will be held at the Adam's Mark Hotel in Columbia.

The focus of this year's meeting will be:

- ✓ Empowering benefits administrators (BAs) with information and techniques to educate their employees and keep them informed;
- ✓ Providing informational forums about insurance changes for the 2003 benefits year in a relaxed atmosphere;
- ✓ Rewarding and recognizing entities and BAs for excellence in benefits administration; and,
- ✓ Visiting with EIP vendors.

Having one-day meetings proved to be successful last year and we will use that format again. You can expect one full day of enlightening workshops, highlighted with an awards luncheon.

The conference's sessions will follow this order:

State Agencies	Monday, Aug. 26
Local Subdivisions	Tuesday, Aug. 27
Higher Education	Wednesday, Aug. 28
Public Schools	Thursday, Aug. 29

You will receive your conference registration packet this spring. However, you can begin making your hotel reservation with the Adam's Mark Hotel immediately by calling 803-771-7000 or toll free at 1-800-444-2326. Please state that you are registering for the "Benefits at Work" conference when you call.

Your contact person at the Adam's Mark Hotel is Karolyn Stone. The hotel room rate is \$75 for a double or king room. We encourage those who will need overnight accommodations not to delay in making your hotel registrations so that you may secure a room at the hosting hotel.

If you have any questions, please call Pamala Jackson at 803-734-0706/1-888-260-9430, or you may send her an e-mail: pjackson@eip.state.sc.us.

Accutane, *continued from Page 1*

All Accutane prescriptions received at the home delivery pharmacies after April 10 will be returned to patients, with the following message: "Drug not dispensed from mail service. We are unable to process your prescription as this medication is no longer

available through home deliver pharmacy service."

Subscribers can check the website www.merckmedco.com for assistance in locating a retail network pharmacy where they can get their Accutane prescription filled.

The information contained in *Insight* that affects your employees should be communicated to them in a timely manner.

Paying your bills on time

Remitting premium payments in a timely manner is extremely important. Here are a few guidelines to follow when paying your bills.

The EIP Accounting Department must receive every monthly remittance on or before the 10th of each month. No exceptions will be allowed. If the 10th is on a weekend, EIP must receive your payment by the last business day *before* the 10th.

Your July employer share advance deposit must be received on or before July 15 with no exceptions (same rule as the 10th if the 15th is on a weekend). For those state agencies paying a yearly deposit, EIP must receive it by July 15, and the following June payment must be received by June 10. For those local subdivisions with retiree, survivor and COBRA subscribers, the monthly remittance for this bill must be received on or before the 10th as described above.

Remember, those entities that remit premium payments timely for the entire fiscal year will be recognized as a *Most Valuable Payer* with a certificate of excellent performance at the 2002 "Benefits at Work" conference.

If you're not responsible for *paying the bill*, please share this information with the appropriate person in your office.

Ask the Counselor



The Customer Services and Operations departments at EIP are staffed with trained counselors who answer questions daily from benefits administrators, active subscribers and retirees.

As part of a regular *Insight* column, *Ask the Counselor* will address the most recent questions and concerns of the Customer Services Department callers.

If you have a specific concern that you would like answered in this column and shared with your peers, please contact Angie Warren at asoots@eip.state.sc.us or 803-734-1525.

Q: I have an employee that is coming to work for us this month. He is currently covered under his wife's insurance in a school district. The school district's human resource person told him that he has to get a letter from me stating that he will be working for us in order to drop him from his wife's coverage. My understanding is that since she has state benefits, when I send in his Notice of Election form (NOE) the system will

"recognize" that he has been covered so there will be no break in service. Is this correct?

A: All the school district's human resource person needs to do to drop the spouse is write on the NOE "Spouse gaining state coverage as a new hire." EIP Operations will recognize this as sufficient notification.

In short

Death claims

EIP needs your help. We are receiving Proof of Death claims without death certificates or Notice of Election forms (NOEs) attached. The following is a quick guide on how to file a death claim:

- ✓ The benefits administrator (BA) must complete a Proof of Death Employer's Statement and attach a certified copy of the death certificate.
- ✓ The BA needs to complete Part I of the Employer's Statement for employee death claims (Part II is for dependent death claims).
- ✓ The BA then completes the lower section of the Statement with the agency information, remembering to sign, date and include a telephone number on the form.
- ✓ The BA must also sign and date the section under the heading "Important" on the reverse side.
- ✓ Original forms are then mailed to: Michael Murphy, Hartford Life Insurance Company, P.O. Box 2818, Hartford, CT 06101-5302.
- ✓ Copies of the death certificate, NOE and the yellow Hartford form (LC-6503-2) should be mailed to the Employee Insurance Program, P.O. Box 11661, Columbia, SC 29211.

Please note that EIP and Hartford are in the process of revising the forms to include Basic Life.

Optional Life

In the January/February issue of *Insight*, the Optional Life update should have read:

New employees can elect coverage in \$10,000 increments up to three times their basic annual earnings without providing medical evidence of good health **within 31 days of their hire date.**

South Carolina Budget and Control Board
Employee Insurance Program
1201 Main Street, Suite 300
PO Box 11661
Columbia, SC 29211

Change Service Requested

March is National Kidney Month

In observance of National Kidney Month and American Diabetes Alert Day (March 28, 2002), the State Health Plan Prevention Partners would like to increase your awareness about kidney disease and how diabetes affects the kidneys.

According to research by the National Kidney Foundation, almost 20 million adult Americans have chronic kidney disease and most don't know it. Another 20 million adults are at high risk of contracting it.

Chronic kidney disease causes the organs to slowly lose their filtering ability to remove waste from the bloodstream. The organs eventually become so damaged that a patient will die without receiving dialysis or a kidney transplant. Early diagnosis and treatment can slow progression of this often-fatal disease, which usually displays no serious symptoms until the kidneys have suffered severe damage.

People with diabetes, high blood pressure, family histories of kidney disease and the elderly are the most at risk.

Diabetes can cause damage to many parts of your body, especially your kidneys, eyes and nerves. When the blood vessels in the kidneys are injured from diabetes, your kidneys cannot clean your blood properly. Your body will retain more water and salt than it should, which can result in weight gain and ankle swelling. You

may also develop protein in your urine and waste materials will build up in your blood.

Diabetes may also cause nerve damage that can lead to difficulty in emptying your bladder. The pressure that results from your full bladder can back up and injure the kidneys. If urine stays in your bladder for a long time, you may get a urinary tract infection. This is because bacteria grow rapidly in urine with a high sugar level.

It is important to be aware that:

- ✓ People with kidney disease have increased protein in their urine. A simple urine test, done either by a laboratory or in a doctor's office using a special dipstick test that checks specifically for the protein albumin, measures protein levels.
- ✓ The second test estimates patients' GFR - glomerular filtration rate, a medical term for how well the kidneys are filtering. A blood test that measures levels of the body metabolite creatinine allows doctors to estimate that GFR rate.
- ✓ Strict blood pressure control is crucial.
- ✓ In diabetics, strict blood sugar control protects the kidneys.

The American Diabetes Association recommends yearly urine tests for most diabetics. To learn more about kidney disease and how diabetes affects the kidneys, visit the website www.kidney.org.